

Table I.A.2.c.(1)(2000) Percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2000

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|--------------------------------------|--------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 8.7% | 14.5% | 10.0% | 6.0% | 2.7% | 2.3% | 12.5% | 2.8% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 13.9% | 16.2% | 11.1% * | 8.2% * | 2.2% * | 2.5% * | 15.0% | 1.6% * |
| Mining and manufacturing | 9.5% | 17.1% | 10.0% | 7.9% | 2.6% * | 3.8% * | 13.4% | 3.6% |
| Construction | 13.2% | 14.5% | 14.2% | 9.6% | 5.6% * | 1.5% * | 13.9% | 6.9% |
| Utilities and transp. | 7.4% | 5.0% * | 19.8% * | 4.8% * | 7.8% * | 6.5% | 8.6% * | 6.2% |
| Wholesale trade | 10.2% | 15.7% | 15.1% | 1.5% * | ***** | 5.9% * | 13.9% | 3.0% * |
| Fin. svcs. and real est. | 4.1% | 10.2% | 12.5% * | 3.7% * | 1.9% * | 0.6% * | 8.6% | 0.9% * |
| Retail trade | 6.1% | 16.2% | 6.0% | 5.2% | 0.7% * | 0.8% | 11.9% | 1.3% |
| Professional services | 10.2% | 13.0% | 8.6% | 5.0% | 3.5% | 9.0% * | 11.4% | 6.9% |
| Other Services | 9.4% | 17.5% | 11.2% | 7.5% | 3.8% | 0.3% | 14.5% | 2.5% |
| Ownership | | | | | | | | |
| For profit, incorporated | 8.3% | 15.3% | 9.4% | 6.1% | 2.4% | 2.5% | 12.5% | 2.8% |
| For profit, unincorporated | 10.9% | 12.7% | 11.5% | 3.8% | 3.3% * | 0.8% * | 12.1% | 2.5% * |
| Nonprofit | 10.2% | 14.7% | 12.5% | 7.0% | 3.8% * | 2.4% * | 13.2% | 4.4% |
| Unknown | 1.3% * | ***** | ***** | ***** | ***** | 1.5% * | ***** | 1.3% * |
| Age of firm | | | | | | | | |
| Less than 5 years | 11.8% | 13.8% | 10.8% | 4.7% | 1.4% * | 0.0% * | 12.6% | 2.8% * |
| 5-9 years | 12.9% | 16.5% | 11.7% | 5.2% * | 5.1% * | 0.6% * | 14.7% | 3.0% * |
| 10-19 years | 10.6% | 15.3% | 8.7% | 6.3% | 2.7% * | 0.8% * | 12.8% | 2.7% |
| 20 or more years | 8.2% | 13.5% | 10.0% | 6.4% | 2.6% * | 4.3% | 11.5% | 4.0% |
| Unknown | 1.3% * | ***** | ***** | 1.9% * | 1.6% * | 1.3% * | 2.9% * | 1.3% * |
| Multi/single status | | | | | | | | |
| 2 or more locations | 2.9% | 13.7% * | 5.1% * | 4.7% | 2.3% | 2.3% | 6.4% | 2.5% |
| 1 location only | 12.6% | 14.6% | 10.7% | 7.0% | 5.2% | 5.3% * | 13.0% | 6.3% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 8.0% | 16.5% | 8.7% * | 5.6% * | 4.6% * | 0.2% * | 12.8% | 2.5% * |
| 25-49% | 7.7% | 14.9% | 16.1% | 10.9% | 1.7% * | 0.4% * | 14.6% | 1.8% * |
| 50-74% | 7.2% | 11.5% | 9.8% | 4.3% | 2.6% * | 0.5% * | 10.4% | 1.6% |
| 75% or more | 9.1% | 15.1% | 9.5% | 5.9% | 2.6% | 3.1% | 12.7% | 3.2% |
| Union presence | | | | | | | | |
| No union employees | 8.3% | 14.2% | 9.8% | 5.4% | 2.3% | 0.6% | 12.2% | 1.7% |
| Has union employees | 14.2% | 23.3% | 14.5% | 16.0% | 7.7% * | 12.1% | 19.3% | 11.8% |
| Unknown | 5.8% | 18.7% * | 10.9% * | 8.8% * | 0.8% * | 1.6% * | 16.5% * | 1.6% * |
| Percent low-wage employees ** | | | | | | | | |
| 50% or more low wage | 7.8% | 14.7% | 7.2% | 5.4% | 1.7% | 0.3% * | 11.5% | 2.2% |
| Less than 50% low wage | 11.1% | 14.5% | 10.7% | 6.4% | 3.7% | 6.9% | 12.8% | 5.3% |
| Unknown | 2.1% | 12.7% * | 14.5% * | 5.8% * | 1.5% * | 1.2% * | 11.9% * | 1.3% |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 2000 Medical Expenditure Panel Survey - Insurance Component.
 Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

*Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to prior year's estimates. See Technical Appendix

***** No estimate available. No reported values in cell.

Table I. A. 2. c. (1) (2000) Standard error for percent of private-sector establishments that offer health insurance that offer an exclusive-provider plan that required no contribution from the employee for family coverage by firm size and selected characteristics: United States, 2000

| Characteristics | Total | Less than 10 employees | 10 - 24 employees | 25 - 99 employees | 100-999 employees | 1000 or more employees | Less than 50 employees | 50 or more employees |
|--------------------------------------|---------|------------------------|-------------------|-------------------|-------------------|------------------------|------------------------|----------------------|
| United States | 0.24% | 0.42% | 0.75% | 0.29% | 0.43% | 0.45% | 0.35% | 0.31% |
| Industry group ** | | | | | | | | |
| Agric., fish., forest. | 3.64% | 4.14% | 9.99% * | 6.22% * | 2.51% * | 1.71% * | 3.93% | 1.20% * |
| Mining and manufacturing | 1.04% | 3.39% | 2.28% | 1.10% | 0.98% * | 1.21% * | 1.97% | 0.56% |
| Construction | 1.42% | 1.66% | 2.84% | 1.82% | 2.02% * | 4.10% * | 1.58% | 1.72% |
| Utilities and transp. | 1.87% | 2.92% * | 7.21% * | 2.31% * | 4.47% * | 1.64% | 2.98% * | 1.36% |
| Wholesale trade | 1.45% | 2.95% | 2.99% | 0.85% * | ***** | 2.24% * | 1.96% | 1.24% * |
| Fin. svcs. and real est. | 0.78% | 1.58% | 2.02% * | 1.29% * | 0.90% * | 0.27% * | 1.37% | 0.31% * |
| Retail trade | 0.60% | 1.46% | 1.76% | 1.45% | 0.61% * | 0.25% | 1.16% | 0.33% |
| Professional services | 0.94% | 0.96% | 1.35% | 1.21% | 0.96% | 2.99% * | 0.84% | 1.91% |
| Other Services | 0.70% | 1.65% | 1.64% | 1.06% | 0.88% | 0.08% | 1.28% | 0.27% |
| Ownership | | | | | | | | |
| For profit, incorporated | 0.34% | 0.85% | 0.80% | 0.34% | 0.43% | 0.54% | 0.56% | 0.33% |
| For profit, unincorporated | 1.03% | 1.22% | 3.03% | 1.00% | 1.67% * | 0.47% * | 1.17% | 0.85% * |
| Nonprofit | 0.87% | 1.91% | 2.88% | 1.22% | 1.18% * | 1.01% * | 1.40% | 0.69% * |
| Unknown | 0.86% * | ***** | ***** | ***** | ***** | 0.97% * | ***** | 0.87% * |
| Age of firm | | | | | | | | |
| Less than 5 years | 0.89% | 1.23% | 1.71% | 1.28% | 0.82% * | 0.05% * | 0.92% | 1.19% * |
| 5-9 years | 1.62% | 2.02% | 3.50% | 1.88% * | 2.67% * | 0.58% * | 1.73% | 1.26% * |
| 10-19 years | 0.59% | 1.03% | 0.64% | 0.58% | 1.20% * | 0.60% * | 0.72% | 0.56% |
| 20 or more years | 0.43% | 0.81% | 1.18% | 0.43% | 0.52% | 1.03% | 0.61% | 0.61% |
| Unknown | 0.40% * | ***** | ***** | 2.30% * | 1.15% * | 0.44% * | 10.27% * | 0.40% * |
| Multi/single status | | | | | | | | |
| 2 or more locations | 0.39% | 5.31% * | 1.93% * | 0.81% | 0.40% | 0.45% | 1.42% | 0.37% |
| 1 location only | 0.28% | 0.40% | 0.69% | 0.32% | 0.89% | 2.41% * | 0.29% | 0.64% |
| Percent full-time employees | | | | | | | | |
| Less than 25% | 0.72% | 2.86% | 3.15% * | 2.03% * | 1.62% * | 0.16% * | 1.25% | 0.80% * |
| 25-49% | 1.27% | 2.95% | 3.82% | 2.19% | 1.59% * | 0.25% * | 2.66% | 0.62% * |
| 50-74% | 0.85% | 1.44% | 1.91% | 1.13% | 1.08% * | 0.20% * | 1.20% | 0.45% |
| 75% or more | 0.33% | 0.51% | 0.92% | 0.41% | 0.52% | 0.61% | 0.42% | 0.38% |
| Union presence | | | | | | | | |
| No union employees | 0.26% | 0.50% | 0.68% | 0.41% | 0.44% | 0.14% | 0.37% | 0.21% |
| Has union employees | 2.17% | 5.15% | 3.76% | 2.78% | 2.39% * | 2.92% | 3.04% | 2.27% |
| Unknown | 1.49% | 11.68% * | 5.29% * | 5.63% * | 1.95% * | 0.53% * | 6.40% * | 0.52% * |
| Percent low-wage employees ** | | | | | | | | |
| 50% or more low wage | 0.32% | 1.01% | 1.41% | 0.58% | 0.49% | 0.17% * | 0.62% | 0.39% |
| Less than 50% low wage | 0.42% | 0.63% | 0.99% | 0.43% | 0.71% | 1.59% * | 0.42% | 0.74% |
| Unknown | 0.41% | 6.23% * | 6.99% * | 2.52% * | 1.00% * | 0.39% * | 4.06% * | 0.35% |

Source: Agency for Healthcare Research and Quality, Center for Cost and Financing Studies. 2000 Medical Expenditure Panel Survey - Insurance Component.
 Note: Definitions and descriptions of the methods used for this survey can be found in the Technical Appendix.

*Figure does not meet standard of reliability or precision.

** Definitions of industry groups and low-wage employees changed in 2000. These data are not comparable to prior year's estimates. See Technical Appendix

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